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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	Chapter 12 Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	art 1: Identify Yourself						
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):					
Your full name	Khalilah						
Write the name that is on	First name	First name					
your government-issued picture identification (for example, your driver's	Middle name	Middle name					
license or passport	Thomas Last name	Last name					
	Last name	Last name					
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)					
2. All other names you							
have used in the last 8 years	First name	First name					
Include your married or	Middle name	Middle name					
maiden names.	Last name	Last name					
	First name	First name					
	Middle name	Middle name					
	Last name	Last name					
3. Only the last 4 digits of your Social	XXX - XX- 5235						
Security number or federal Individual	OR	OR					
Taxpayer Identification number	9 xx - xx-	9 xx - xx-					
(ITIN)							

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D	ebtor 1 Khalilah First Name	I homas  Middle Name  Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		Number Street	Number Street
		Posen Illinois 60469 City State Zip Code	City State Zip Code
		Cook Zip Code	
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		·	

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De	ebtor 1 Khalilah	Thon		Case number (if know	<u>(n)</u>
	First Name	Middle Name Last I	Name		
Pa	rt 2: Tell the Court Abo	ut Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of Bankruptcy (Form B2010)). Also, go to Chapter 7 Chapter 11 Chapter 12 Chapter 13			
8.	How you will pay the fee	more details about how you may cashier's check, or money order may pay with a credit card or characteristic and the control of the cashier's check, or money order may pay with a credit card or characteristic and card or characteristic and card or characteristic and card or characteristic an	ay pay. Typically, if your attorney is neck with a pre-printe ments. If you choose fee in Installments (O ed (You may request to, waive your fee, an olies to your family signs till out the Application.	ou are paying the submitting your ed address. This option, sign fficial Form 103A this option only id may do so only ze and you are ur	
9.	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	Illinois When When When	MM / DD / YYYY	Case number 14-16515  Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	No.  Yes. Debtor  District  Debtor  District	When When	MM / DD / YYYY	Relationship to you  Case number, if known  Relationship to you  Case number, if known
11.	Do you rent your residence?	✓ No. Go to line 12.	nent About an Eviction		you want to stay in your residence?  You (Form 101A) and file it with

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Khalilah Thomas Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		Al	bout Debtor 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		Yo	ou must check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, and I received a npletion.		counseling ager	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
c fi Y c fc	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit cy within the 180 days before I ptcy petition, but I do not have a npletion.		counseling ager	ring from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment			er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.			ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
cr	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this		requirement, attace efforts you made unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.			fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			ne 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:		I am not required counseling beca	d to receive a briefing about credit ause of:
		☐ Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for punseling with the court.		about credit cour	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Khalilah Thomas Signature of Debtor 1 Signature of Debtor 2 Executed on \_ 1/5/2017 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Khalilah		Thomas	Case number (if	known)
First Name	Middle Name	Last Name	<u> </u>	
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12,	or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requi	ired by 11 U.S.C. § 34	12(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the inf	formation in the sched	ules filed with the petition is incorrect.
attorney, you do not	•	, ,		,
need to file this page.	/s/ Chris Prvor		Date	1/5/2017
	Signature of Attorney for	or Debtor		M / DD / YYYY
	g			
	Chris Pryor			
	Printed name			
	0 11 5			
	Semrad Law Firm Firm name			
	11101 S. Western Aver	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	Contact phane			
	Contact phone		Email address	cpryor@semradlaw.com
	Daywarday		Illinois	<u> </u>
	Bar number		State	

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Fill in this information to identify your case:								
Debtor 1	Khalilah		Thomas					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
Jnited States E	Bankruptcy Court for the:	Northern	District of Illinois					
		_	(State)					
Case number (If known)								

Check	if t	his	is	an
amend	ed	filir	ng	

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	·
1b. Copy line 62, Total personal property, from Schedule A/B	\$18,077.00
1c. Copy line 63, Total of all property on Schedule A/B	\$18,077.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$17,077.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	-
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$17,574.06
Your total liabilities	\$34,651.06
Part 3: Summarize Your Income and Expenses	
Schedule I: Your Income (Official Form 106I)  Copy your combined monthly income from line 12 of Schedule I	\$2,233.49
i. Schedule J: Your Expenses (Official Form 106J)	¢1 752 00
	\$1,753.00

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Deb	tor 1 Khalilah		Thomas	Case number (if known)					
	First Name	Middle Name	Last Name						
Part	4: Answer Th	ese Questions for Administrat	ive and Statistical Records	S					
6. <b>A</b>	re you filing for b	ankruptcy under Chapters 7, 11, o	r 13?						
	No. You have r	nothing to report on this part of the fo	orm. Check this box and submit t	his form to the court with your other so	chedules.				
E	✓ Yes.								
7. <b>W</b>	/hat kind of debt	do you have?							
Ŀ		e primarily consumer debts. Consuehold purpose. 11 U.S.C. § 101(8). F							
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.								
		ent of Your Current Monthly Incom 11; OR, Form 122B Line 11; OR, Fo		aly income from Official	\$1,795.19				
9.	Copy the followi	ng special categories of claims fro	om Part 4, line 6 of Schedule E	/F:					
	From Part 4 on Schedule E/F, copy the following:			Total claim					
	9a. Domestic sup	port obligations (Copy line 6a.)		\$0.00					
	9b. Taxes and cer	tain other debts you owe the govern	ment. (Copy line 6b.)	\$0.00					
	9c. Claims for dea	ath or personal injury while you were	intoxicated. (Copy line 6c.)	\$0.00					
	9d. Student loans	c. (Copy line 6f.)		\$0.00					
	9e. Obligations ar priority claims. (Co	ising out of a separation agreement oppy line 6g.)	or divorce that you did not report	as \$0.00	<u> </u>				
	9f. Debts to pens	ion or profit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00					

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	inform	nation to identify your ca	ase:						
Debtor 1		Khalilah			Thomas	_			
5		First Name	Middle N	ame	Last Name	Э			
Debtor 2 (Spouse, if fi	ling)	First Name	Middle N	ame	Last Name	э			
United Sta	ates Ba	ankruptcy Court for the:	Northern		District of Illinoi	s			
Case num					(State	9)			
, ,	al Fo	orm 106A/B							Check if this is an amended filing
Sche	dule	A/B: Prope	rty						12/1
category v responsible write your	where le for s name	y, separately list and d you think it fits best. B supplying correct inforr and case number (if k ribe Each Residenc	se as complete a mation. If more s nown). Answer e	nd ac pace very o	curate as possible. is needed, attach a question.	If two married peo separate sheet to	ople are this fo	filing together, both a rm. On the top of any a	re equally
1. Do you		or have any legal or eq	uitable interest i	n any	residence, buildinç	յ, land, or similar բ	property	y?	
<b>V</b>		Go to Part 2							
1.1		Where is the property?	other description		at is the property? C Single-family home Duplex or multi-unit b			the amount of any secu Creditors Who Have Cla	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.
					Condominium or coo Manufactured or mob Land	•		Current value of the entire property?	Current value of the portion you own?
	Numb	per Street State	Zip Code	Ħ	Investment property Timeshare Other			Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
	Oity	Gale	2p 33d	Who one	o has an interest in	2 only	ck	Check if this is co (see instructions)	mmunity property
15		u kana arawa dhan ara ka	ad la como	Oth	er information you voerty identification	vish to add about	this ite	m, such as local	
1.2		or have more than one, list			at is the property? O Single-family home Duplex or multi-unit to Condominium or coo Manufactured or mot	puilding perative		the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> <i>ims Secured by Property.</i> Current value of the portion you own?
	Numb			Ħ	Land Investment property Timeshare			Describe the nature or interest (such as fee sthe entireties, or a life	imple, tenancy by
	City	State	Zip Code	Who one	Other  has an interest in the control of the control only  Debtor 1 and Debtor  At least one of the decert information you we control on the control of the	2 only btors and another vish to add about		(see instructions)	mmunity property

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Debtor 1	Khalilah First Name	Middle Name	Thomas Last Name	Case number	(if known)	
1.3	et address, if available, or ot	v	Vhat is the property? Check all that  Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on Schedule D: ims Secured by Property.  Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
		] ] ] ]	Vho has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and an	other	Check if this is co (see instructions)  Such as local	mmunity property
	the dollar value of the pove attached for Part 1. Wr	tion you own for a	<b>.</b>	uding any entrie	s for pages	
Do you ow		equitable interest	in any vehicles, whether they are			
	ns, trucks, tractors, sport ut		also report it on Schedule G: Executo cycles	ry Contracts and	Unexpired Leases.	
3.1	Make Model: Year:	Nissan Versa 2014 50000	Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage:  Other information:	30000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property? \$17077.00	Current value of the portion you own? \$17077.00
3.2	Make Model: Year:		Who has an interest in the proone.  Debtor 1 only	perty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

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3.3 Make Model: Year: Approximate mileage: Other information:  3.4 Make Model: Year: Approximate mileage: Other information:  3.5 Make Model: Year: Approximate mileage: Other information:  3.6 Make Model: Year: Approximate mileage: Other information:  3.7 Make Model: Year: Approximate mileage: Other information:  3.8 Make Model: Year: Approximate mileage: Approxim	tor i	Khalilah		Thomas	Case numbe		
Model: Year:   Debtor 1 only   Craditors Who Have Claims Secured Debtor 2 only   Current value of the entire property?   Current value of the entire property?   Debtor 1 only Debtor 2 only   Current value of the entire property?   Debtor 1 only Debtor 2 only   Debtor 2 only   Debtor 3 only   Debtor 4 only   Debtor 5 only   Debtor 5 only   Debtor 5 only   Debtor 6 only   Debtor 1 only   Debtor 1 only   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 3 only   Debtor 1 only   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 3 only   Debtor 4 only   Debtor 2 only   Debtor 3 only   Debtor 4 only   Debtor 4 only   Debtor 4 only   Debtor 5 only   Debtor 6 only   Debtor 6 only   Debtor 6 only   Debtor 6 only   Debtor 7 only   Debtor 8 only   Debtor 9 only   Debtor 9 only   Debtor 1		First Name	Middle Name	Last Name			
Approximate mileage:   Debtor 2 only   Debtor 2 only   Debtor 2 only   Debtor 3 and Debtor 2 only   Debtor 4 and Debtor 3 and another   Current value of the entire property?   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 2 only   Debtor 3 and another   Carrent value of the entire property?   Debtor 3 and nother   Carrent value of the entire property?   Debtor 1 only   Debtor 1 only   Debtor 2 only   Debtor 3 and nother   Carrent value of the entire property?   Debtor 1 and Debtor 2 only   Debtor 3 and nother   Carrent value of 4 be entire property?   Debtor 3 and Debtor 3 and another   Carrent value of 4 be entire property?   Debtor 5 be entire property?   Debtor 6 be entire property?   Debtor	3.3	Model:		one.	perty? Check	the amount of any secu	red claims on <i>Schedule</i>
Other information:    Debtor 1 and Debtor 2 only							
At least one of the debtors and another Check if this is community property (see instructions)  3.4 Make Model: Year: Approximate mileage: Debtor 1 only Approximate mileage: Debtor 2 only  Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Who has an interest in the property? Check one. Approximate mileage: Debtor 1 only No Yes  4.1 Make Model: Year: Debtor 1 only Debtor 1 only Approximate mileage: Debtor 2 only Debtor 1 only Debtor 1 only Current value of the entire property? Current value of the entire property? Current value of the control of any secured claims or exemptions. The amount of any secured claims or exemptions.							
Check if this is community property (see instructions)  3.4 Make		Other information:		¬ L		——————	portion you own:
Instructions   Inst				At least one of the debtors ar	nd another		
Model: Year: Approximate mileage: Other information: Other information				_	r property (see		
Debtor 1 only   Current value of the entire property?   Current value of the entire property?   Debtor 1 and Debtor 2 only   Current value of the entire property?   Debtor 1 and Debtor 2 only   Current value of the entire property?   Debtor 1 and Debtor 2 only   Debtor 2 only   Debtor 3 only   Debtor 4 only   Debtor 4 only   Debtor 1 only   Debtor 3 only   Debtor 1 only   Debtor 3 only   Debtor 4 only   Debtor 5 only   Debtor 6 only   Debtor 6 only   Debtor 6 only   Debtor 7 only   Debtor 8 only   Debtor 8 only   Debtor 9 only   Debtor 1 only   Debto	3.4	Make		Who has an interest in the pro	perty? Check	Do not deduct secured	claims or exemptions. P
Approximate mileage:  Other information:  Other information:  Other information:  Other information:  At least one of the debtors and another  Check if this is community property (see instructions)  Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motor		Model:		one.			
Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  No  Yes  4.1 Make Model: Year: Approximate mileage: Other information:  Make Model: Creditors Who Have Claims or exemptions. The amount of any secured claims on Schedul Creditors Who Have Claims or exemptions.  At least one of the debtors and another Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Current value of the entire property?				Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
At least one of the debtors and another   Check if this is community property (see instructions)		Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
## Check if this is community property (see instructions)  Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    No		Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  ✓ No  Yes  4.1 Make				At least one of the debtors ar	nd another		
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories  Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories  ✓ No  Yes  4.1 Make				Check if this is community	v property (see		
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories    No				_	p p		
Year: Approximate mileage: Other information: Debtor 1 only Other information: Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)  Who has an interest in the property? Check one. Year: Approximate mileage: Other information: Debtor 1 only Check if this is community property (see instructions)  Who has an interest in the property? Check one. Debtor 1 only Creditors Who Have Claims or exemptions. the amount of any secured claims on Schedul Creditors Who Have Claims Secured by Property (see only Debtor 1 only Current value of the entire property?	Exar	nples: Boats, trailers, motors	•		•		
Approximate mileage:  Other information:  Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Year: Approximate mileage: Do not deduct secured claims or exemptions. the amount of any secured claims on Schedul Creditors Who Have Claims Secured by Property (See other information:  Debtor 1 only Debtor 2 only  Current value of the entire property?	Exar	nples: Boats, trailers, motors No Yes Make	•	t, fishing vessels, snowmobiles, mot  Who has an interest in the pro	torcycle accessori	es  Do not deduct secured	
Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one.  Year: Approximate mileage: Other information:  Debtor 1 only Debtor 2 only Debtor 2 only  At least one of the debtors and another  Current value of the entire property?  Current value of the entire property?  Current value of the entire property?  Check if this is community property (see	Exar	nples: Boats, trailers, motors No Yes Make Model:	•	t, fishing vessels, snowmobiles, mot  Who has an interest in the pro one.	torcycle accessori	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
At least one of the debtors and another  Check if this is community property (see instructions)  Who has an interest in the property? Check one. Year: Approximate mileage: Other information:  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see  Current value of the entire property?  Current value of the entire property?  Check if this is community property (see	Exar	nples: Boats, trailers, motors No Yes Make Model: Year:	•	t, fishing vessels, snowmobiles, mot  Who has an interest in the pro one.  Debtor 1 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert
4.2 Make Who has an interest in the property? Check one.  Year: Debtor 1 only Current value of the entire property?  Other information: Debtor 2 only Current value of the entire property?  At least one of the debtors and another Check if this is community property (see	Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	t, fishing vessels, snowmobiles, mot  Who has an interest in the pro one.  Debtor 1 only Debtor 2 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
instructions)  Who has an interest in the property? Check one.  Year: Approximate mileage: Other information:  Do not deduct secured claims or exemptions. the amount of any secured claims on Schedul. Creditors Who Have Claims Secured by Proper Current value of the entire property?  Current value of the entire property?  At least one of the debtors and another Check if this is community property (see	Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	torcycle accessori	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
Model: Year: Approximate mileage:  Other information:  Debtor 1 only Debtor 2 only  At least one of the debtors and another  Check if this is community property (see	Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar	torcycle accessorion of the acce	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule hims Secured by Property Current value of the
Year: Approximate mileage: Debtor 1 only  Debtor 2 only  Other information: Debtor 2 only  At least one of the debtors and another Creditors Who Have Claims Secured by Proper  Current value of the entire property?  Current value of the portion you own?  Check if this is community property (see	Exar	nples: Boats, trailers, motors No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community	torcycle accessorion of the acce	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule lims Secured by Propert Current value of the
Approximate mileage:  Debtor 2 only  Other information:  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Current value of the entire property?  Current value of the portion you own?  Current value of the entire property?  Current value of the portion you own?	4.1	nples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)	operty? Check  nd another  property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the portion you own?
Other information:  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this is community property (see	4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone.	operty? Check  nd another  property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule ims Secured by Propert Current value of the portion you own?  claims or exemptions. Forced claims on Schedule
At least one of the debtors and another  Check if this is community property (see	4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone.	operty? Check  nd another  property (see	Do not deduct secured the amount of any secu Creditors Who Have Cla  Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fored claims on Schedule
Check if this is community property (see	4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only	operty? Check  nd another  property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Classifications	red claims on Schedule hims Secured by Propert Current value of the portion you own?  claims or exemptions. Fored claims on Schedule
	4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	Who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only	operty? Check  nd another  property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. For the claims on Schedule ims Secured by Propert  Current value of the
instructions)	4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	operty? Check  nd another y property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Propert  Current value of the portion you own?  claims or exemptions. For the portion of
	4.1	mples: Boats, trailers, motors  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the proone.  Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 only Debtor 2 only At least one of the debtors ar Check if this is community instructions.	operty? Check  nd another  property? Check  property (see	Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secu Creditors Who Have Class Current value of the	red claims on Schedule ims Secured by Property  Current value of the portion you own?  claims or exemptions. Pured claims on Schedule ims Secured by Property  Current value of the

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Good and funiture \$325.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$150.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing \$450.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$925.00 for Part 3. Write that number here .....

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Debtor 1 Khalilah Thomas Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition ✓ Yes ..... \$75.00 Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: Great Lakes Credit Union \$0.00 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

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Deb <sup>1</sup>	tor 1 Khalilah		Thomas	Case number (if known)	
	First Name	Middle Name	Last Name	· · · · · <del></del>	
20.	Negotiable instruments	porate bonds and other negotial include personal checks, cashiers' nents are those you cannot transfer as the same that the same thad the same that the same that the same that the same that the sa	checks, promissory no	otes, and money orders.	
	them	issuei fiame.			
		-			
					· -
21.	Retirement or pension		0.20	Challes and the second	
		RA, ERISA, Keogn, 401(k), 403(b)	, thrift savings account	s, or other pension or profit-sharing plans	
	<b>✓</b> No	Type of account:	Institution name:		
	Yes. List each account		outation mainor		
	separately.	401(k) or similar plan:	-		
		Pension plan:			
		IRA:			
		Retirement account:			•
		Keogh:			
		_			
		Additional account:	_		
		Additional account:			
22.		I prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			<del></del>
		Gas:			
		Heating oil:			•
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:	-		
		Rented furniture:	-		
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	you, either for life or fo	or a number of years)	
	<b>✓</b> No	lacuar nama and decariation.			
	Yes	Issuer name and description:			

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Debt	tor 1 Khalilah First Name	Ihomas Case nur	nber (if known)	
24.	Interests in a	an education IRA, in an account in a qualified ABLE program, or under a qualified 530(b)(1), 529A(b), and 529(b)(1).	d state tuition program.	
	✓ No	Institution name and description. Separately file the records of any interests.11 U.S.C.	§ 521(c):	
25.		table or future interests in property (other than anything listed in line 1), and righ for your benefit	ts or powers	
	No Yes. Desc	cribe		
26.		pyrights, trademarks, trade secrets, and other intellectual property ternet domain names, websites, proceeds from royalties and licensing agreements		
	No Yes. Desc	cribe		
27.		anchises, and other general intangibles uilding permits, exclusive licenses, cooperative association holdings, liquor licenses, prof	essional licenses	
	V No Yes. Desc	cribe		
Mor	ney or prope	rty owed to you?		Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or prope			portion you own? Do not deduct secured
	Tax refunds o		Federal:	portion you own? Do not deduct secured
	Tax refunds or  No Yes. Give about	specific information ut them, including whether already filed the returns	Federal: State:	portion you own?  Do not deduct secured claims or exemptions.
28.	Tax refunds of  ✓ No  Yes. Give about your and seems of the seems of	specific information ut them, including whether already filed the returns the tax years		portion you own? Do not deduct secured claims or exemptions.
	Tax refunds or  No Yes. Give about your and for the support of the	specific information ut them, including whether already filed the returns the tax years	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	State:  Local: ement, property settlemer	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	State: Local: ement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	State: Local: ement, property settlemer Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	State: Local: ement, property settlemer Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give about your and a second s	specific information ut them, including whether already filed the returns the tax years	State: Local: ement, property settlemer Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  tt  \$0.00 \$0.00 \$0.00
28.	Tax refunds or  ✓ No  Yes. Give: about you a and a  Family support Examples: Past ✓ No  Yes. Give:  Other amount Examples: Unp	specific information ut them, including whether already filed the returns the tax years	State: Local:  ement, property settlemer  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or  ✓ No  ── Yes. Give about you and	specific information ut them, including whether already filed the returns the tax years	State: Local:  ement, property settlemer  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00
28.	Tax refunds or  No Yes. Give about your and	specific information ut them, including whether already filed the returns the tax years	State: Local:  ement, property settlemer  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$0.00 \$0.00

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Deb	tor 1 Khalilah	Thomas	Case number (if known)	
	First Name	Middle Name Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life i	nsurance; health savings account (HSA); cred	dit, homeowner's, or renter's insurance	
	✓ No ☐ Yes. Name the insurance compof each policy and list its value		Beneficiary:	Surrender or refund value:
32.		due you from someone who has died trust, expect proceeds from a life insurance ped.	policy, or are currently entitled to receive	
	Yes. Describe			
33.	Examples: Accidents, employment	ether or not you have filed a lawsuit or m disputes, insurance claims, or rights to sue	ade a demand for payment	
	Yes. Describe			
34.	Other contingent and unliquidat to set off claims	ed claims of every nature, including cour	nterclaims of the debtor and rights	
	No Yes. Describe			
35.	Any financial assets you did not	already list		
	✓ No ☐ Yes. Describe			
36.	-	r entries from Part 4, including any entric		\$75.00
Part	5: Describe Any Business-F	Related Property You Own or Have a	an Interest In. List any real estate in Part	:1.
37.	Do you own or have any legal or	equitable interest in any business-relate	d property?	
	No. Go to Part 6. Yes. Go to line 38.		p C	current value of the cortion you own? To not deduct secured claims rexemptions
38.	Accounts receivable or commiss	sions you already earned		
	Yes. Describe			
39.	Office equipment, furnishings, an Examples: Business-related compu		x machines, rugs, telephones, desks, chairs, elect	ronic devices
	No Yes. Describe			

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Deb	tor 1 Khalilah		Thomas	Case number (if known)		
	First Name	Middle Name	Last Name			
40.	Machinery, fixtures, e	equipment, supplies you use in bu	isiness, and tools of your trade			
	<b>✓</b> No					
	Yes. Describe					
					I	
41.	Inventory					
	- N					
	No No Poscribo					
	Yes. Describe					
42.	Interests in partnersh	ips or joint ventures				
	✓ No					
	Yes. Give specific	Name of	entity:	% of ownership:		
	information about					
	them					
					<del>-</del>	-
						-
43. 0	Customer lists, mailing	lists, or other compilations				
	<b>✓</b> No					
	Yes. Do your lists i	nclude personally identifiable inform	ation (as defined in 11 U.S.C. § 1	01(41A))?		
	☐ No					
	Yes. Desc	ribe				
						-
44.	Any business-related	property you did not already list				
	<b>✓</b> No					
	Yes. Give specific					-
	information					<u>=</u>
						=
						-
						-
		all of your entries from Part 5, inc		ou have attached		
for Pa	art 5. Write that number	er here				
Part	Describe Any F	arm- and Commercial Fishir	g-Related Property You Ov	wn or Have an Interest In.		
Fait		n interest in farmland, list it in Part 1.	<b>J</b>			
46.	Do you own or have a	iny legal or equitable interest in	any farm- or commercial fishing	g-related property?		
	No. Co to Dort 7			- · ·	Current value of the	е
	Yes. Go to line 47.				portion you own?  Do not deduct secure	ad alaima
	163. 00 10 1110 47.	•			or exemptions	eu ciaims
47.	Farm animals					
	Examples: Livestock, p	oultry, farm-raised fish				
	<b>✓</b> No					
	Yes. Describe					
	_					
1						

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Debto	or 1 Khalilah First Nan	ne	Middle Name	Thomas Last Name	Cas	e number (if known)	
48.		er growing o		Lust Humo			
	<b>√</b> No						
	Yes. De	escribe					
		L					
49.	Farm and t	fishing equip	ment, implements, machinery, fixto	ures, and tools of	trade		
	✓ No						
	Yes. De	escribe					
50	Earm and t	fichina cunni	ies, chemicals, and feed				
50.	No No	naming auppi	ies, chemicais, and leed				
	lder	escribe					
51.	Any farm-	and comme	cial fishing-related property you di	d not already list			
	<b>✓</b> No						
	Yes. De	escribe					
	-	L					
			l of your entries from Part 6, includ			ave attached	
or Pai	rt 6. Write	that number	here				L
Part 7	Descr	ihe All Pro	perty You Own or Have an Inte	rest in That Vo	u Did Not Lis	t Ahove	
			perty of any kind you did not alread		a Dia Not Lie	ic 7 ib O V O	
		Season tickets	s, country club membership				
	✓ No ✓ Yes Gi	ive specific					
	informa						
E4 A4	مطغاما		Laf very entries from Dort 7. Write				
54. AG	id the dolla	ir value of al	l of your entries from Part 7. Write	that number here			· <u>·</u>
Part 8	List th	e Totals of	Each Part of this Form				
55. <b>P</b>	art 1: Tota	l real estate	, line 2				
56 <b>p</b> :	art 2 total	vehicles, lin	e 5	4			
			d household items, line 15	\$17077.00			
			sets, line 36	\$925.00			
			elated property, line 45	\$75.00			
			ishing-related property, line 52				
			erty not listed, line 54				
			Add lines 56 through 61	010077.00		]	. #40077.00
			<b></b>	*18077.00		Copy personal property total	+ \$18077.00
							\$18077.00
63. <b>Tc</b>	tal of all p	roperty on S	chedule A/B. Add line 55 + line 62				

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Fill in this information to identify your case:						
Debtor 1	Khalilah		Thomas			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
Case number (If known)			(State)			

#### Official Form 106C

### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Ра	Identify the Property You Clair	m as Exempt		
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.	
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)	
2.	For any property you list on Schedule A	A/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
	Brief	Φ47.077.00	<u></u>	735 ILCS 5/12-1001(c)
	description: Nissan Versa, 2014	\$17,077.00	<b>₹</b>	
	Line from		100% of fair market value, up to any	_
	Schedule A/B: 03		applicable statutory limit	
	Brief description: Savings account, Great	\$0.00	<b>✓</b> \$0	735 ILCS 5/12-1001(b)
	Lakes Credit Union Line from Schedule A/B: 17		100% of fair market value, up to any applicable statutory limit	
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?	

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Debtor 1 Khalilah **Thomas** Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$325.00 description: **✓** \$325.00 Good and funiture 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$150.00 description: **✓** \$150.00 **Used electronics** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 07 735 ILCS 5/12-1001(b) Brief \$75.00 description: **✓** \$75.00 Cash on hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(a) Brief \$450.00 description: \$450.00 **Used clothing** 

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

11

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		Du	cument Page 22 01 6	00		
Fill in this info	ormation to identify your ca	ise:				
Debtor 1	Khalilah		Thomas			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name			
United States	s Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case numbe (If known)	er					
Official	l Form 106D			1		Check if this is an amended filing
	_	ara Wha Hay	va Claima Caaur	ad by Dran		· ·
Sched	ule D: Crediti	ors who hav	ve Claims Secure	ea by Prop	erty	12/15
1. <b>Do any</b> No	use number (if known).  If creditors have claims set  If the characters have and submedited in all of the information  If the course claims  If the course claims	nit this form to the court v	ty? vith your other schedules. You hav	ve nothing else to repo	ort on this form.	
separa	t 2. As much as possible, list	nan one creditor has a part	ured claim, list the creditor icular claim, list the other creditors order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
	GECREST CREDIT	Describe the property	that secures the claim:	\$17,077.00	\$17,077.00	\$0.00
	or's Name E INDIAN SCHOOL RD	063 Automobile-2014 N				
Nur	mber Street		the claim is: Check all that apply.			
		Contingent				
PHOE City	ENIX AZ 85018 State ZIP Code	Unliquidated				
	owes the debt? Check one.	Disputed	W. Us at a said.			
	ebtor 1 only	Nature of lien. Check a				
	lebtor 2 only lebtor 1 and Debtor 2 only	car loan)	made (such as mortgage or secured			
	t least one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
ar	nd another	Judgment lien from	a lawsuit			
	check if this claim relates o a community debt	Other (including a rig	ght to offset)			
	debt was 4/1/2016	Last 4 digits of accour	nt number8901			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$17,077.00

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Fill	in this inforr	mation to identify your c	ase:					
Deb	otor 1	Khalilah		Thomas				
		First Name	Middle Name	Last Name				
	otor 2	=						
(Spc	use, if filing)	First Name	Middle Name	Last Name				
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
0				(State)				
	se number lown)							
Of	ficial F	orm 106E/F				Che	ck if this is an	amended filing
Sc	chedu	ile E/F: Cre	ditors Who	Have Unse	cured Claims			12/15
othe Forn clair	r party to a n 106A/B) a ns that are entries in tl	any executory contracts and on <i>Schedule G: Exe</i> listed in <i>Schedule D:</i> C	s or unexpired leases that cutory Contracts and Une creditors Who Hold Claims	could result in a claim. xpired Leases (Official Secured by Property. It	is and Part 2 for creditors wi Also list executory contract Form 1060). Do not include a more space is needed, copy top of any additional pages,	s on <i>Schedu</i> any creditor the Part yo	ule A/B: Prop s with partia ou need, fill it	perty (Official Illy secured t out, number
Par	t 1: List	All of Your PRIORIT	Y Unsecured Claims					
1.	Do any cr	editors have priority un	secured claims against ye	ou?				
	<b>✓</b> No. 0	Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priority	y and nonpriority amount ling to the creditor's name particular claim, list the oth		both priority	and nonprior	rity amounts.
						Tatal	Delasitu	Mannulaultu

claim

amount

amount

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **✓** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 American Infosource LP (Direct Tv) \$222.94 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2230 E. Imperial Highway Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 90245 El Segundo California City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: **✓** Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured debt Is the claim subject to offset? Yes 4.2 CAPITAL ONE \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 11013 W BROAD ST When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Virginia 23060 GLEN ALLEN City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ Credit Card Is the claim subject to offset? **✓** No Yes 4.3 CCI \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 501 Greene Street # 302 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30901 Augusta Georgia City Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only **✓** Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_ Collecting for Peoples Gas Is the claim subject to offset? **✓** No Offician Yes Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Khalilah Thomas Case number (if known) Last Name

Part :	art 2: Your NONPRIORITY Unsecured Claims - Continuation Page				
	After listing any entries on this page, number them beginning w	ith 4.5, followed by 4.6, and so forth.	Total claim		
4.4	CERASTES, LLC Nonpriority Creditor's Name 2001 WESTERN AVENUE, STE 400 Number Street C O WEINSTEIN, PINSON AND RILEY, PS  Seattle Washington 98121 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  Yes	- Last 4 digits of account number  When was the debt incurred? n/a  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts  ✓ Other. Specify Unsecured debt	\$1,352.45		
4.5	CERASTES, LLC Nonpriority Creditor's Name 2001 WESTERN AVENUE, STE 400 Number Street  C O WEINSTEIN, PINSON AND RILEY, PS  Seattle Washington 98121 City State Zip Code Who incurred the debt? Check one.  Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?  No Yes	Last 4 digits of account number  When was the debt incurred?	\$476.50		
4.6	Chase Bank Nonpriority Creditor's Name P.O. Box 659732 Number Street  San Antonio Texas 78265 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	Last 4 digits of account number When was the debt incurred?	\$0.00		

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Debtor 1 Khalilah Thomas Case number (if known) Last Name

Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page					
	After listing any entries on this page, number them beginning with	th 4.5, followed by 4.6, and so forth.	Total claim			
4.7	City of Chicago - Dep't of Revenue	Last 4 digits of account number	\$2,689.00			
	Nonpriority Creditor's Name PO Box 88292	When was the debt incurred? n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Chicago Illinois 60608	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts				
	Check if this claim relates to a community debt	Other. Specify Parking/Camera tickets				
	Is the claim subject to offset?					
	✓ No					
	Yes					
4.8	City of Country Club Hills Nonpriority Creditor's Name	Last 4 digits of account number	\$200.00			
	PO Box 7690	When was the debt incurred?n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Carol Stream Illinois 60197	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	Debtor 2 only	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	debts  Other. Specify Red light camera tickets				
	Is the claim subject to offset?	<b>V</b>				
	<b>✓</b> No					
	Yes					
4.9	City of Markham	- Last 4 digits of account number	\$200.00			
	Nonpriority Creditor's Name 16313 S. Kedzie Parkway	When was the debt incurred? n/a				
	Number Street	As of the date you file, the claim is: Check all that apply.				
		Contingent				
	Markham Illinois 60428	Unliquidated				
	City State Zip Code	Disputed				
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:				
	<u> </u>	Student loans				
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or				
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar				
	Check if this claim relates to a community debt	☐ Other. Specify Red light camera ticket				
	Is the claim subject to offset?					
	Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt	Type of NONPRIORITY unsecured claim:  Student loans  Obligations arising out of a separation agreement or divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar debts				

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CREDIT FIRST 4.10 \$1,161.53 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 8134 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 44188 Cleveland Ohio City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured debt Is the claim subject to offset? **✓** No Yes **ENHANCED RECOVERY** \$0.00 4.11 Last 4 digits of account number \_ Nonpriority Creditor's Name 8014 BAYBERRY RD When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated JACKSONVILLE Florida 32256 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_ Collecting for Sprint Is the claim subject to offset? **✓** No Yes ENHANCED RECOVERY 4.12 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8014 BAYBERRY RD n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated JACKSONVILLE 32256 Florida City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Collecting for US Cellular

✓ No Yes

Is the claim subject to offset?

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 FIRST PREMIER BANK \$334.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 5/1/2016 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent Saint Cloud Minnesota 56302 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ CreditCard Is the claim subject to offset? **✓** No Yes 4.14 FRANKLIN COLLECTION SV \$1,103.00 Last 4 digits of account number 1261 Nonpriority Creditor's Name 2978 W Jackson St When was the debt incurred? 9/1/2016 Number Street As of the date you file, the claim is: Check all that apply. Contingent 38801 Tupelo Mississippi Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? Other. Specify \_ ORIGINAL CREDITOR: AT T **✓** No Yes **HSBC BANK** 4.15 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1441, SCHILLING PLACE When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SALINAS California 93901 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify Credit card; Notice Only Is the claim subject to offset?

✓ No Yes

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Illinois Bell Telephone Company \$127.01 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 8100 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Aurora Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_\_ Telephone bill Is the claim subject to offset? **✓** No Yes Jefferson Capital Systems LLC 4.17 \$238.95 Last 4 digits of account number \_ Nonpriority Creditor's Name n/a PO Box 7999 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Saint Cloud Minnesota 56302 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_\_\_ Unsecured debt Is the claim subject to offset? **✓** No Yes 4.18 Masseys \$20.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2822 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 53566 Monroe Wisconsin City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Debt Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 MIDLAND FUNDING \$721.00 Last 4 digits of account number Nonpriority Creditor's Name 8875 AERO DR STE 200 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SAN DIEGO California 92123 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_\_ Hsbc Bank Is the claim subject to offset? **✓** No Yes 4.20 NATIONAL RECOVERY AGEN \$101.00 Last 4 digits of account number \_ Nonpriority Creditor's Name 2491 PAXTON ST When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated HARRISBURG Pennsylvania 17111 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Collection Black Expressions Is the claim subject to offset? **✓** No Yes NCO Fiancial Systems 4.21 \$214.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P O Box 105236 n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30348 Atlanta Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting for Illinois State Toll Other. Specify Hwv Is the claim subject to offset?

✓ No Yes

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 PORTFOLIO RECOVERY ASSOCIATE \$503.00 Last 4 digits of account number Nonpriority Creditor's Name 120 CORPORATE BLVD STE 1 When was the debt incurred? 5/1/2014 As of the date you file, the claim is: Check all that apply. Contingent **NORFOLK** Virginia 23502 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 001 UnknownLoanType Is the claim subject to offset? Yes 4.23 Premier Bankcard/Charter \$414.62 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 2208 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 95696 Vacaville California City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Unsecured debt Is the claim subject to offset? **✓** No Yes RJM Acquisitions LLC 4.24 \$95.78 Last 4 digits of account number Nonpriority Creditor's Name 575 Underhill Blv # 224 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 11791 Syosset New York Zip Code Disputed City State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured debt Is the claim subject to offset?

✓ No Yes

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 Santander Consumer USA \$7,125.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 961245 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. c/o Francesca Johnson Contingent Unliquidated 76161 Fort Worth Texas City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 2006 Ford Fusion-Impounded and repossessed in December Is the claim subject to offset? Other. Specify 2015 **✓** No Yes 4.26 SEVENTH AVENUE \$274.28 Last 4 digits of account number Nonpriority Creditor's Name 1112 7TH AVE When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated MONROE Wisconsin 53566 State Zip Code Disputed City Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Unsecured debt Is the claim subject to offset? **✓** No Yes UNITED ACCEPTANCE INC 4.27 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2400 LAKE PARK DR SE STE n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated SMYRNA 30080 Georgia Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Deficiency for repossession; Notice Other. Specify Only Is the claim subject to offset? **✓** No

Yes

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 3: List Others to Be Notified About a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. On which entry in Part 1 or Part 2 did you list the original creditor? Name of (Check 111 WEST JACKSON B SUITE 400 Line 4.7 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured CHICAGO Illinois 60604 Last 4 digits of account number City State Zip Code NCEP, LLC On which entry in Part 1 or Part 2 did you list the original creditor? C/O AIS Data Services, LP as Agent P.O. Box 165028 Line 4.25 of (Check Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured Irving 75016 Texas Last 4 digits of account number City Zip Code Weinstein, Pinson, & Riley On which entry in Part 1 or Part 2 did you list the original creditor? of (Check 2001 Western Avenue, Suite 400 Line 4.4 Part 1: Creditors with Priority Unsecured Claims one): Number Street Part 2: Creditors with Nonpriority Unsecured

Last 4 digits of account number

Seattle

City

Washington

State

98121

Zip Code

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Debtor 1 Khalilah Thomas Case number (if known)

First Na	me Middle Name Last Name			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
6. Total the a	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for s	statistical reporting purposes only. 28 U.S.C. §159.	
			Total Glamic	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom rait i	6b. Taxes and certain other debts you owe the government	6b.	\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.  6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
	oor rotali rita ililoo da ililoagii da.	•		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$17,574.06	
	6j. Total. Add lines 6f through 6i.	6i.	\$17,574.06	

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Fill in this information to identify your case:				
Debtor 1	Khalilah		Thomas	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(Gidio)	

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or compa	any with whom you have	the contract or lease	State what the contract or lease is for
2.1	Alfonzo (Landlord) Name  12821 S. Western Avenue			Residential Lease, Debtor is Lessee, Residential Lease
	Number	Street		
	Blue Island	Illinois	60406	
	City	State	Zip Code	

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		50	oamon rag	0 00 01 00
Fill in this info	ormation to identify your c	ase:		
Debtor 1	Khalilah		Thomas	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)	-			
				Check if this is an
				amended filing
Official	Form 106H			
Schedu	le H: Your Cod	lebtors		12/15
known). Answ	rer every question.	ou are filing a joint case, do	. •	op of any Additional Pages, write your name and case number (if a codebtor.)
		<b>lived in a community pro</b> kico, Puerto Rico, Texas, W		? (Community property states and territories include Arizona, California, in.)
✓ No.	. Go to line 3.			
☐ Yes	s. Did your spouse, forme	er spouse, or legal equiva	lent live with you at the	time?
	No			
	Yes. In which communit	y state or territory did you	ı live?	Fill in the name and current address of that person.
	Name of your spouse, f	ormer spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip C	ode
3 In Colum	nn 1 list all of your codel	otors. Do not include you	r snouse as a codebtor	if your spouse is filing with you. List the person shown in line 2
<del></del>	,o. a o. you. oodo.	20 110t 11101aa0 you	Species as a seachter	, ta. epitate it ming min jour blot the person shown in mile 2

In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2
again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D),
Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in this informa	tion to identify	your case:				
Debtor 1 Khai			Thomas			
	Name	Middle Name	Last Na	ıme	Che	ck if this is:
Debtor 2 (Spouse, if filing) First	Name	Middle Name	Last Na	ıme		An amended filing
				_		A supplement showing post-petition chapter
United States Banki the:	ruptcy Court for	Northern	District of Illin	ois ate)		expenses as of the following date:
Case number			(01	aie)		
(If known)					i	MM / DD / YYYY
Official For	m 106l					
Schedule I	: Your Ind	come				12
information about spouse. If more sp number (if known	your spouse. If pace is needed,	you are separated and attach a separate shew question.	d your spous	e is not filing v	vith you, do	r spouse is living with you, include not include information about your ional pages, write your name and case
Fill in your emp	lovment		Debtor 1			Debtor 2
information.						
If you have more		Employment status	<b>✓</b> Employ			Employed
attach a separate information abou	. •		Not Em	ployed		Not Employed
employers.		Occupation				
Include part time self-employed w		Employer's name	Premier Ho	me Health Care S	ervices	
Occupation may		Employer's address	445 Hamilto	on Ave, 10th Floo	or	Number Street
or homemaker, i	f it applies.					
			White Plain:	s New York	10601	_
			City	State	Zip Code	City State Zip Code
		How long employed there?	1 month			
Dort O. Chica D.						
Part 2: Give De	etalis About IV	lonthly Income				
Estimate monthly spouse unless you		he date you file this form	<b>n.</b> If you have r	nothing to report	for any line, v	write \$0 in the space. Include your non-filing
If you or your non-	filing spouse have		combine the i	nformation for all	l employers fo	r that person on the lines below. If you need
more space, attac		et to this form.				
		et to this form.		For De	btor 1	For Debtor 2 or non-filing spouse
more space, attack	h a separate shee	et to this form.  ry, and commissions (before calculate what the monthly was a second to the calculate what the monthly was a second to the calculate what the monthly was a second to the calculate what the monthly was a second to the calculate what the monthly was a second to the calculate what the monthly was a second to the calculate what the monthly was a second to the calculate what the calculate was a second to the calculate what the monthly was a second to the calculate what the calculate was a second to the calculate what the calculate was a second to the calculate what the calculate what the monthly was a second to the calculate what the calculate was a second to the calculate what the calculate was a second to the calculate what the calculate was a second to the calculate what the calculate was a second to the calculate what the calculate was a second to the calculate was a second to the calculate what the calculate was a second to the calculate what the calculate was a second to the calculate when the calculate what the calculate was a second to the calculate was a second to the calculate when the calculate was a second to the calculate was a secon		For De	\$758.33	For Debtor 2 or non-filing spouse
2. List monthly gedeductions.) If be.	h a separate shee	ry, and commissions (befor calculate what the monthly v				

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Debt	for 1Khalilah First Name Middle Name	Thomas Last Name		Case numb	er <i>(if</i>		
	THE NAME WHO IS NOT THE THE STATE OF THE STA	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Co	py line 4 here	<b>→</b> 4.		\$758.33		•	
5. <b>Lis</b>	st all payroll deductions:						
5a	a. Tax, Medicare, and Social Security deductions	5a.		\$86.45			
5b	o. Mandatory contributions for retirement plans	5b		\$0.00			
50	c. Voluntary contributions for retirement plans	5c.		\$0.00			
50	d. Required repayments of retirement fund loans	5d	l	\$0.00			
5e	e. Insurance	5e.		\$0.00			
5f.	. Domestic support obligations	5f.		\$0.00			
50	g. Union dues	5g		\$0.00			
5h	n. Other deductions. Specify:	5h	. +	\$0.00	+		
6. <b>Ad</b> +5h.	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +	-5f + 5g 6.	-	\$86.45			
7. <b>Ca</b>	Iculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	-	\$671.88			
8. <b>Lis</b>	st all other income regularly received:						
8a	a. Net income from rental property and from operating a business, profession, or farm						
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar	nd					
	the total monthly net income.	8a	٠.	\$830.40			
8b	). Interest and dividends	8b	٠ -	\$0.00			
80	c. Family support payments that you, a non-filing spouse, o dependent regularly receive						
	Include alimony, spousal support, child support, maintenance divorce settlement, and property settlement.	e, 8c		\$0.00			
80	d. Unemployment compensation	8d	ـ -	\$0.00			
8e	e. Social Security	8e.		\$0.00			
8f.	. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any noncash assistance that you receive, such as food stamps (benefit under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:  Food Assistance Programs Income	its 8f.		\$332.00			
80	p. Pension or retirement income	8g		\$0.00			
8h	n. Other monthly income. Specify:	8h	. +	\$0.00	+		
9. <b>Ad</b>	d all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.		\$1,162.40			
	alculate monthly income. Add line 7 + line 9. dd the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10 spouse	٠ [	\$1,834.28	+	=	\$1,834.28
In frie	tate all other regular contributions to the expenses that yell clude contributions from an unmarried partner, members of you ends or relatives.  To not include any amounts already included in lines 2-10 or am	ur household, y	your d	ependents, your room			
Sp	pecify:					11. +	\$0.00
	dd the amount in the last column of line 10 to the amount rite that amount on the Summary of Schedules and Statistical S					12.	\$2,233.49
							Combined monthly income
13. <b>D</b>	o you expect an increase or decrease within the year afte No.	r you file this	form?				
<b> </b>	_			and the second		4.1.1	
_	Yes. Explain:  Debtor recently began a new job. She has r	not yet received	a pay	stub. Estimated wage	s and deduction in Sche	edule 1.	

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Debtor 1Khalilah		Thomas		Case number (if	
First Name	Middle Name	Last Nam	ne	known)	
Part 1: Describe Employn	nent				
	Debtor 1			Debtor 2	
Employment status	✓ Employed			Employed	
	Not Employe	d		Not Employed	
Occupation					
Employer's name	Help at Home				
Employer's address	1 N State Street, 8	3th Floor			
	Number Street			Number Street	
	Chicago	Illinois	60602		
	City	State	Zip Code	City State Zip Code	
How long employed there?					

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Debtor 1 Khalilah Thomas Case number (if known)

Part 2: Give Details About Monthly Income

For Debtor 1 For Debtor 2 or non-filing spouse

8h.Other monthly income. Specify:

\$399.21

1. Help at Home

Official Form 106l Schedule I: Your Income page 4

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		Docu	ment Page 41 of 80	)	
Fill in this infor	mation to identify yo	ur case:			
Debtor 1	Khalilah		Thomas		
	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng
United States F	Bankruptcy Court for		District of Illinois	A supplement s	howing post-petition chapter 13
	dimupley Court for	inc. Norman	(State)	expenses as of	the following date:
Case number (If known)				MM / DD / YYY	Y
Official	Form 106	 J			
Schedul	e J: Your E	- xpenses			12/15
information. If		ossible. If two married people ar ed, attach another sheet to this			
Part 1: Des	cribe Your House	ehold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in	a separate household?			
	■ No				
	┛ TYes. Debtor 2 mu	st file Official Forms 106J-2, <i>Expen</i>	ses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	<b>1</b> No			
Do not list D	_	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live
Debtor 2.	Ľ	each dependent	Debtor 1 or Debtor 2	age	with you?
			Child	15 years	No.
			Child	15 years	Yes.
			Offilia	13 years	✓ Yes.
	penses include f people other	No			
than yourself and	d your	Yes			
dependents		J			
Part 2: Estil	mate Your Ongoi	ng Monthly Expenses			
_	of a date after the b	r bankruptcy filing date unless y ankruptcy is filed. If this is a sup	•	•	-
	•	on-cash government assistance i ed it on <i>Schedule I: Your Incom</i> e	-		Your expenses
	or home ownership or the ground or lot.	o expenses for your residence. In	clude first mortgage payments and		<b>\$800.00</b>
If not incl	uded in line 4:				
4a. Real es	state taxes				4a <b>\$0.00</b>

4b.

4c.

4d.

\$0.00

\$0.00

\$0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Khalilah Thomas Case number (if known)
First Name Middle Name Last Name

		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$150.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$100.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$450.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$41.00
10. Personal care products and services	10.	\$30.00
11. Medical and dental expenses	11.	\$0.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$80.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$102.00
15d. Other insurance. Specify:	15d	\$0.00
16. <b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.  Specify:	40	40.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00
20e. Homeowner's association or condominium dues	20e	\$0.00

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Debtor 1 Khalil			Thomas	Case number (if known)		
First N	lame	Middle Name	Last Name			
21. <b>Other.</b> Spe	cify:				21	\$0.00
	your monthly expense	S.				\$1,753.00
	ies 4 through 21.					\$0.00
. ,	` , ,	,, ,,	from Official Form 106J-2			\$1,753.00
22c. Add lir	ie 22a and 22b. The res	sult is your monthly exp	enses.		22.	
23. Calculate	our monthly net incor	me.				
23a. Copy	ine 12 (your combined i	monthly income) from S	Schedule I.		23a	\$2,233.49
23b. Copy	your monthly expenses	from line 22 above.			23b	\$1,753.00
	ct your monthly expens		icome.			\$480.49
The re	sult is your monthly net	t income.			23c	
			pan within the year or do yo			

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Khalilah		Thomas
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

#### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

nd

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Fill in th	nis infor	mation to identify yo	ur case:					
Debtor	1	Khalilah First Name	Middle	Thomas Name Last Nam	ie			
Debtor (Spouse,		First Name	Middle	Name Last Nam	ie .			
United	States B	ankruptcy Court for t	he: Northern	District of Illino	ois			
Case n				(Stat	re)			
Offic	cial	Form 107				_		Check if this is a amended filing
State	eme	nt of Financ	cial Affairs	for Individuals	Filing for	Bankru	ptcy	12/1
informa numbe	ation. It er (if kno	more space is ne own). Answer ever	eded, attach a sep y question.	narried people are filing parate sheet to this form s and Where You Lived	. On the top of			
				Sand Where Tou Lived	Belore			
1. V		your current marita	I status?					
		ried married						
2. [	Ouring t	he last 3 years, hav	e you lived anywhe	re other than where you li	ve now?			
]	☐ No ✓ Yes	. List all of the place	s you lived in the la	st 3 years. Do not include v	where you live no	w.		
	Deb	tor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as D	Debtor 1		Same as Debtor 1
		50 S. Western Avenu hber Street	e	From	Number Street			From To
	Blue City	e Island Illinois State	60406 Zip Code		City	State	Zip Code	
	Oity	Otato	Zip Godo		Same as I		Zip code	Same as Debtor 1
	Nun	nber Street		From To	Number Street			From To
	City	State	Zip Code		City	State	Zip Code	
	<i>d territor</i> No	<i>ies</i> include Arizona, C	California, Idaho, Lou	pouse or legal equivalent isiana, Nevada, New Mexico Codebtors (Official Form	, Puerto Rico, Texa			ommunity property states

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$300.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$20000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$23000.00 For the calendar year before that: commissions, commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) Est. YTD Gross Uber \$100.00 From January 1 of current year until the date you filed for bankruptcy: Est. 2016 SNAP \$3,984.00 For last calendar year: Est. 2016 Gross Uber \$4,400.00 (January 1 to December 31, 2016 Est. 2015 SNAP \$3,984.00 For the calendar year before that: (January 1 to December 31, 2015

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Debtor 1 Khalilah **Thomas** \_\_ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

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tor 1	1 Khalilah			Th	omas	Case number	(if known)
	First Name		Middle Name	Las	st Name	<u> </u>	
Insi con age	iders include your porations of which	relatives; a you are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any person in control,	general partners; poor owner of 20%	artnerships of which y or more of their voting	who was an insider?  /ou are a general partner; g securities; and any managing r domestic support obligations,
<b>✓</b>	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you	Reason for this payment
				payment	paid	still owe	neason for this payment
	Insider's Name				· -		
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		ranteed or cosigne	•	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
	Insider's Name					_	
	Number Street						
	City	State	Zip Code				
	Insider's Name					_	
	Number Street						
	City	State	Zip Code				

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No **V** Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property 2006 Ford Fusion \$0 Santander Consumer USA Creditor's Name Explain what happened ATT POC: Janiscia Jackson PO Box 961245 Number Street Property was repossessed. Property was foreclosed. Fort Worth 76161 Texas Property was garnished. State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt		Khalilah First Name		Middle Name	Thomas Last Name	Case number (if known)		
11.		No	make a payı			oank or financial institution, s	et off any amou	nts from your
	Ш	Yes. Fill in the deta	alis.		Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name						
		Number Street			Last 4 digits of account	number: YYYY-		
		City	State	Zip Code	Last 4 digits of account	number. XXXX-		
12.		-	ou filed for b	ankruptcy, was ar		possession of an assignee for	the benefit of o	creditors, a court-
		No Yes	ouotouluii, o					
Part	5:	List Certain Gifts	s and Cont	ributions				
13.	Wi	thin 2 years before  No Yes. Fill in the def	tails for each	gift.	ou give any gifts with a t	otal value of more than \$600	per person?  Dates you	Value
		per person	value of filor	e man 9000	Describe the ghts		gave the gifts	value
		Person to Whom Y	ou Gave the	Gift				
		Number Street						
		City Person's relationsh	State ip to you	Zip Code				
		Person to Whom Y	ou Gave the	Gift				
		Number Street						
		City Person's relationsh	State ip to you	Zip Code				

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Debtor 1	Khalilah	Thomas Case numb	er (if known)	
	First Name Middle Name	Last Name		
4. Wi	thin 2 years before you filed for bankruptcy, di	d you give any gifts or contributions with a tota	I value of more than \$600	to any charity?
<b>✓</b>	No			
Ľ	ı   Yes. Fill in the details for each gift or contribu	ution		
	res. I ill ill the details for each gift of contribct	idoi i.		
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	_		
		_		
	Number Street	_		
	City State Zip Code	_		
	,			
art 6:	List Certain Losses			
. Wit	hin 1 year before you filed for bankruptcy or s	since you filed for bankruptcy, did you lose anytl	hing because of theft, fire.	other disaster. or
	mbling?		9 2002200 0: 1011,0,	• · · · · · · · · · · · · · · · · · · ·
_				
✓	No			
	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance coverage for the	loss Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid.		lost
		pending insurance claims on line 33 of Sche		
		A/B: Property.		
art 7:	List Certain Payments or Transfers			
	No			
✓	Yes. Fill in the details.			
		Description and value of any property	Date payment	Amount of
		transferred	or transfer	payment
			was made	
	Semrad Law Firm	Attorney's Fee - 175.00	12/2/2016	\$175.00
	Person Who Was Paid			
	11101 S. Western Avenue	_		
	Number Street			
	Chicago Illinois 60643	_		
	City State Zip Code	-		
	on, orac zip odde			
	Email or website address	_		
		_		
	Person Who Made the Payment, if Not You			
	Person Who Was Paid	<del>-</del>		
	Number Street	_		
		<del>-</del>		
	City State 7in Code	_		
	City State Zip Code	_		
	City State Zip Code  Email or website address	<del>-</del> -		
		_		

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ebtor 1	Khalilah		Thomas	Case number (if known)	
	First Name	Middle Name	Last Name		
hel	hin 1 year before you file p you deal with your cre not include any payment o	ditors or to make paym	ents to your creditors?	our behalf pay or transfer any p	roperty to anyone who promised t
<b>✓</b>	No Yes. Fill in the details.				
			Description and value of transferred	рау	ment or esfer was
	Person Who Was Paid				
	Number Street				
	City State	z Zip Code			
Inc	ordinary course of your lude both outright transfers I transfers that you have all No Yes. Fill in the details.	s and transfers made as s	security (such as the granting of	a security interest or mortgage on	your property). Do not include gifts
			Description and value of property transferred	Describe any prop payments received in exchange	
	Person Who Received Tr	ransfer			-
	Number Street				
	City State Person's relationship to	•			
	Person Who Received Tr	ransfer			
	Number Street				
	City State Person's relationship to				
ber	hin 10 years before you neficiary? ese are often called asset-		d you transfer any property to	a self-settled trust or similar de	evice of which you are a
<b>✓</b>	No Yes. Fill in the details.				
	. co a lo dottalo.		Description and value of	the property transferred	Date transfer was made
	Name of trust				

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Debtor 1 Khalilah **Thomas** Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

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Debtor 1 Khalilah Thomas Case number (if known) Middle Name First Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Debt		Khalilah			Thomas	Case ni	umber <i>(if k</i>	nown)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judio	ial or administra	ntive proceeding under	r any environmental	law? Inc	lude settlem	ents and orde	rs.
	븸		taile							
	Ш	Yes. Fill in the det	ialis.							
				C	Court or agency		Nature of	the case		Status of the
		Coop title								case
		Case title								Pending
				(	Court Name					L °
				<del>.</del>						On appeal
		Case number		r	NumberStreet					
				-	Site . Otata	Zin Onda				Concluded
				(	City State	Zip Code				
Part	11:	Give Details Al	oout Your E	Susiness or Co	nnections to Any Bu	usiness				
27.	Witl	-			you own a business or de, profession, or othe	-			any business	?
		A member of A partner in a An officer, di	f a limited liab a partnership rector, or ma at least 5% c	oility company (Llonaging executive of the voting or eco	C) or limited liability page of a corporation quity securities of a cor	artnership (LLP)	o o. p.			
	H				details below for each	husinoss				
	Ш	165. Check all the	αι αμμιγ αυυ	re and illi in the C						
					Describe the nat	ure of the business			entification n	umber Do not umber or ITIN.
								iliciuue 300	iai Security iii	illiber of frills.
		Business Name			-			EIN:		
		240000 . 1440								
		Number Street			_			Dates busin	ess existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code	_			From	То	
					Describe the nat	ure of the business			entification n	umber Do not umber or ITIN.
		Puoiness Nerre			_			EIN:		
		Business Name								
		Number Street			-			Dates busin	ess existed	
		011001			Name of account	tant or bookkeeper				
		City	State	Zip Code	_	·		Erom	To	
		City	Ciaio	Zip codo				FIOIII	To	
					Describe the nat	ure of the business			entification n	umber Do not umber or ITIN.
					_			EIN:		
		Business Name			_					
		Number Street						Dates busin	ess existed	
					Name of account	tant or bookkeeper				
		City	State	Zip Code				From	То	

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Deb	otor 1 Khalilah		Thomas	Case number (if known)
	First Name	Middle Name	Last Name	
28.	creditors, or other parties.	bankruptcy, did yo	u give a financial stateme	ent to anyone about your business? Include all financial institutions,
	✓ No  Yes. Fill in the details below.			
	_		Date issued	
	Name		MM/DD/YYYY	
			_	
	Number Street			
	City State	Zip Code	-	
Pari	t 12: Sign Below			
1	true and correct. I understand that	making a false stat s up to \$250,000, o	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor			Signature of Debtor 2
	Date 1/5/2017			Date
ı	Did you attach additional pages to '	our Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	. No			
İ	Yes			
ı	Did you pay or agree to pay someon	e who is not an att	orney to help you fill out I	pankruptcy forms?
	<b>✓</b> No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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B 203 (12/94)

#### **UNITED STATES BANKRUPTCY COURT**

	NO	rthern District of Illinois	
n re	Khalilah Thomas	Case No.	
	Debtor		(If known)
		Chapter _	Chapter 13
	DISCLOSURE OF COMPE	ENSATION OF ATTORNE	Y FOR DEBTOR
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. compensation paid to me within one year before t rendered or to be rendered on behalf of the debtor	he filing of the petition in bankruptcy, or agr	eed to be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$175.00
	Balance Due		\$3,825.00
2.	The source of the compensation paid to me was:		
	Debtor	Other (specify)	
3.	The source of the compensation paid to me is:		
	Debtor	Other (specify)	
4.	I have not agreed to share the above-disclose members and associates of my law firm.	ed compensation with any other person unle	ss they are
	I have agreed to share the above-disclosed commembers or associates of my law firm. A copy the people sharing in the compensation, is at	of the agreement, together with a list of the	
5.	In return for the above-disclosed fee, I have agree a. Analysis of the debtor's financial situation bankruptcy;		
	b. Preparation and filing of any petition, sche	edules, statements of affairs and plan which	may be required;
	c. Representation of the debtor at the meetin	ng of creditors and confirmation hearing, and	any adjourned hearings thereof;
	d. Representation of the debtor in adversary	proceedings and other contested bankruptc	y matters;
6.	By agreement with the debtor(s), the above-disclo	sed fee does not include the following service	ces:
		CERTIFICATION	
	certify that the foregoing is a complete statement cor(s) in this bankruptcy proceedings.	of any agreement or arrangement for paymer	nt to me for representation of the
	1/5/2017	/s/ Chris Pryor	
	Date	Signature of Attorney	_
		Semrad Law Firm	
		Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$175.00 toward the flat fee, leaving a balance due of \$3,825.00; and \$61.76 for expenses, leaving a balance due of \$4,196.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 1/5/2017	
Signed:	
/s/ Khalilah Thomas	
	/s/ Chris Pryor
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

#### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Thomas, Khalilah	Case No	
	Debtor(s)	Case NO.	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MATR	alX .
Th knowledge		that the attached list of creditors is true	and correct to the best of their
Date:	1/5/2017	/s/ Thomas, Khalila Thomas, Khalilah	
Date:	1/5/2017	·	

BRIDGECREST CREDIT 4020 E INDIAN SCHOOL RD PHOENIX , 85018

FRANKLIN COLLECTION SV 2978 W Jackson St Tupelo , 38801

PORTFOLIO RECOVERY ASSOCIATE 120 CORPORATE BLVD STE 1 NORFOLK , 23502

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, 56302

City of Chicago - Dep't of Revenue PO Box 88292 Chicago , 60608

HARRIS 111 WEST JACKSON B SUITE 400 CHICAGO , 60604

Masseys PO BOX 2822 Monroe , 53566

Illinois Bell Telephone Company One AT&T Way, Room 3A218 Bedminster , 07921

Jefferson Capital Systems LLC PO Box 7999 c/o Kelly Lukason Saint Cloud, 56302

RJM Acquisitions LLC c/o Eileen Graham 575 Underhill Blvd Suite 2224 Syosset , 11791

Santander Consumer USA ATT POC: Janiscia Jackson PO Box 961245 Fort Worth , 76161

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NCEP, LLC C/O AIS Data Services, LP as Agent P.O. Box 165028 Irving , 75016

SEVENTH AVENUE 1112 7TH AVE MONROE , 53566

CREDIT FIRST PO Box 8134 Cleveland , 44188

CERASTES, LLC 2001 WESTERN AVENUE, STE 400 C O WEINSTEIN,PINSON AND RILEY, PS Seattle , 98121

Weinstein, Pinson, & Riley 2001 Western Avenue, Suite 400 Seattle, 98121

Premier Bankcard/Charter c/o Emma H Green PO Box 2208 Vacaville , 95696

American Infosource LP (Direct Tv) 2230 E. Imperial Highway El Segundo , 90245

CAPITAL ONE P O Box 30253 Salt Lake City, 84130

CCI 501 Greene Street # 302 Augusta , 30901

Chase Bank 340 S. Cleveland Bldg 370 OH1-1073 Westerville , 43081

ENHANCED RECOVERY 8014 BAYBERRY RD JACKSONVILLE, 32256 HSBC BANK PO Box 5253 Carol Stream , 60197

MIDLAND FUNDING 2365 Northside Drive San Diego , 92108

NATIONAL RECOVERY AGEN 2491 PAXTON ST HARRISBURG , 17111

NCO Fiancial Systems P O Box 105236 Atlanta , 30348

UNITED ACCEPTANCE INC 2400 LAKE PARK DR SE STE SMYRNA , 30080

City of Country Club Hills PO Box 7690 Carol Stream , 60197

City of Markham 16501 Kedzie Ave Markham, 60428

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

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- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$371.76
- 3. Before signing this agreement, the attorney has received, \$175.00 toward the flat fee, leaving a balance due of \$3,825.00; and \$61.76 for expenses, leaving a balance due of \$4,196.76
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	12/2/2016		
Signed:			
/s/ Khal	ilah Thomas	Khalelat Shomas	
			/s/ Chris Pryor
Debtor(	s)		Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

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Debtor 1 Khalilah First Name	Middle Name	Thomas Last Name	Case number (if known)	
Part 6: Answer These Qu	uestions for Reporting Purpose			
<sup>16.</sup> What kind of debts do you have?	16a. Are your debts primarily "incurred by an individua  No. Go to line 16b.  ✓ Yes. Go to line 17.  16b. Are your debts primarily	v consumer debts? Con I primarily for a personal, v business debts? Busina nvestment or through th	ssumer debts are defined in 11 U.S.C. § 101(8), family, or household purpose."  less debts are debts that you incurred to obtain the operation of the business or investment.    umer debts or business debts.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that f	7. Do you estimate that aft	ter any exempt property is excluded and administra stribute to unsecured creditors?	ative
18. How many creditors do you estimate that you owe?	<ul><li>✓ 1-49</li><li>☐ 50-99</li><li>☐ 100-199</li><li>☐ 200-999</li></ul>	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
<sup>19.</sup> How much do you estimate your assets to be worth?		\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$1,000,000,001-\$10 b \$100 million \$10,000,000,001-\$50	illion
20. How much do you estimate your liabilities to be?	✓ \$0-\$50,000  ☐ \$50,001-\$100,000  ☐ \$100,001-\$500,000  ☐ \$500,001-\$1 million	\$1,000,001-\$1 \$10,000,001-\$ \$50,000,001-\$ \$100,000,001	\$1,000,000,001-\$10 bi \$100 million \$10,000,000,001-\$50 l	illion
Part 7: Sign Below				
	correct.  If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7.  If no attorney represents me and out this document, I have obtain I request relief in accordance with I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 15	apter 7, I am aware that I understand the relief available of the notice red and read the notice reh the chapter of title 11, ement, concealing properties can result in fines up	United States Code, specified in this petition. rty, or obtaining money or property by fraud in to \$250,000, or imprisonment for up to 20 years.	12, or 13 oceed me fill
	Signature of Debtor 1		Signature of Debtor 2	tica and another
	Executed on 1/5/2017 MM / DD /	YYYYY	Executed onMM / DD / YYYY	

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		D000	inchi rage	7 01 00	
Fill in this infor	mation to identify your	case:			
Debtor 1	Khalilah		Thomas		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the	: Northern	District of Illinois		
Case number			(State)		
					Check if this is an
Official	Form 106D	<u>ec</u> .		•	amended filing
Declarati	on About an	<b>Individual Debt</b>	or's Schedule	S	12/15
noney or prope	341, 1519, and 3571.	ction with a bankruptcy case	or amended schedules. I e can result in fines up t	Making a false statement, concealing o \$250,000, or imprisonment for up to	property, or obtaining 20 years, or both. 18
		eone who is NOT an attorne	v to hole you fill out ha	1	·
. No	y or agree to pay som	cone who is NOT all attorne	y to help you lill out bal	ikruptcy forms?	AMBILANTIAL OF
Yes. N	ame of person		Attach Bankruptcy Signature (Official	Petition Preparer's Notice, Declaration, an Form 119).	nd .
					- Contraction of the Contraction
				•	* 1
Under pena	alty of perjury, I decla are true and correct.	re that I have read the sumr	nary and schedules filed	l with this declaration and	
/s/ Khalila	nh Thomas AMU	Ich Thomas	*		

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor 1

MM/DD/YYYY

Date 1/5/2017

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Debtor 1	Khalilah		Thomas	Case number (if known)
f	First Name	Middle Name	Last Name	Andrew against 2000 April 10 10 10 10 10 10 10 10 10 10 10 10 10
28. Wi	thin 2 years before yo editors, or other partion No Yes. Fill in the details	es.	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
M000007-8 LLARA (F 1 ) 000			Date issued	
1.14//401944/1444	Name		MM/DD/YYYY	-
	Number Street			
	City	State Zip Code		
Part 12:	Sign Below			
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.				
	Signature	of Debtor 1		Signature of Debtor 2
	Date 1/5	/2017		Date
	ou attach additional p No ⁄es	pages to Your Statement of		duals Filing for Bankruptcy (Official Form 107)?
-		y someone who is not an at	torney to help you fill out	pankruptcy forms?
<b>夕</b> '	ło			
	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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#### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Thomas, Khalilah  Debtor(s)	Case No	
		Chapter.	Chapter13
	VERIFI	CATION OF CREDITOR MATE	RIX
nowled	The above named Debtors hereby veri ge.	ify that the attached list of creditors is true	e and correct to the best of their
ate:	1/5/2017	/s/ Thomas, Khalila Thomas, Khalilah Signature of Debtor	- The second of the second

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Debt	or 1 Khalilah First Name	A.C. H. Al	Thomas	Case number (if known)	
4.0		Middle Name	Last Name		MA 1985 PARES A 1-2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2 - 2
16.		nily income that applies to	you. Follow these steps:		
	16a. Fill in the state in which	•	Illinois		
	16b. Fill in the number of p	eople in your household.	3		
	household	ly income for your state and	To find a	list of applicable median income amounts, go online also be available at the bankruptcy clerk's office.	\$75,454.00
17.	How do the lines compare		,	and be available at the barneaptey diches office.	
	17a. Line 15b is less the under 11 U.S.C.	nan or equal to line 16c. On t § <i>1325(b)(3)</i> . <b>Go to Part 3.</b> l	the top of page 1 of this for Do NOT fill out. Calculation	m, check box 1, <i>Disposable income is not determined</i> of <i>Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325(b)(	than line 16c. On the top of <i>(3).</i> <b>Go to Part 3 and fill ou</b> urrent monthly income from	t Calculation of Disposab	pox 2, Disposable income is determined under 11 te Income (Official Form 122C-2). On line 39 of that	
art	Calculate Your Con	nmitment Period Under	r 11 U.S.C. §1325(b)(4		
8.	Copy your total average n				\$1,795.19
9.	Deduct the marital adjust commitment period under 1	ment if it applies. If you are 1 U.S.C. § 1325(b)(4) allows	e married, your spouse is no s you to deduct part of you	ot filing with you, and you contend that calculating the spouse's income, copy the amount from line 13.	
	19a. If the marital adjustmen	nt does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a from	m line 18.			\$1,795.19
0.	Calculate your current mo	onthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$1,795.19
	Multiply by 12 (the nur	nber of months in a year).			x 12
	20b. The result is your curre	nt monthly income for the ye	ear for this part of the form.		\$21,542.28
	20c. Copy the median family	vincome for your state and s	size of household from line	16c.	\$75,454.00
1.	How do the lines compare	?			
	Line 20b is less than line commitment period is 3	e 20c. Unless otherwise orde years. Go to Part 4.	ered by the court, on the top	o of page 1 of this form, check box 3, The	
	Line 20b is more than o 4, <i>The commitment per</i>	r equal to line 20c. Unless of <i>iod is 5 years.</i> Go to Part 4.	therwise ordered by the cou	rt, on the top of page 1 of this form, check box	
art 4	Sign Below				
	By signing here, I declare	e under penalty of perjury tha	at the information on this st	atement and in any attachments is true and correct.	
	/s/ Khalilah Thon Signature of Debtor	110000000000000000000000000000000000000	<u>MomM</u> ★ Sign	ature of Debtor 2	
	Date 1/5/2017		Date		
	MM/DD/YYYY	•	Date	MM/DD/YYYY	
	If you checked 17a, do N If you checked 17b, fill o above.	NOT fill out or file Form 1220 ut Form 122C-2 and file it w	C-2. ith this form. On line 39 of	that form, copy your current monthly income from line	14